

How Easy/Difficult to Find Information about Individual Health Insurance from the Internet? An Examination of Ten “Quote” Web Sites

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Abstract

Ten quote web sites were evaluated to examine the level of difficulty in finding information about individual health insurance. The degrees of ease/difficulty were measured in terms of the number of items to be filled out on the form in order to get a quote. Also examined were whether the quote web sites revealed their identity and whether they provided information about the health plans they quoted. The results showed that some quote web sites did not reveal information about themselves fully. The degrees of ease or difficulty varied from site to site. Not all quote web sites could provide quotes instantly. Among those that provided a quote, the amount of information given on the health plans also varied. Despite the difficulties, the internet has the potential to provide sufficient information.

Background

According to the latest population survey by the US Census Bureau [2001], 23 millions of Americans had to rely solely on private health insurance for themselves or families in the individual market for health care coverage. 39 million Americans who were uninsured, and another 2.2 million who had lost health coverage due to unemployment were other groups who could potentially be in this mark. Little is known about how those consumers use the internet for health insurance information. It is known that a small but growing number of consumers use the internet for health insurance information. The internet allows consumers to find out about health insurance information *beforehand*, that is, before making a purchasing decision. This is important because once consumers obtain coverage, their ability to switch plans is rather limited. Although the internet is an excellent source of health related information, there is no consensus on the rating criteria for health web sites, not to mention a set of criteria specific for quote web sites. Furthermore, there is no standard format for presenting health insurance information. The purpose of this study was to systematically evaluate ten quote web sites to examine how easy it was to find information about individual health insurance from the internet.

Methods

A quote web site is defined in this study as a web site that usually but not always provides comparative

information on health plans after consumers enter certain amount of personal information. The study examined ten quote web sites on how much/what the web sites revealed about themselves. The varying degrees of ease or difficulty of getting a quote were quantified in terms of the number of items requested of personal data to fill out on the form in order to get a quote, the number of separate pages for filling out the form, and how soon a quote was posted, based on a hypothetical American family of four. The manner in which the quote web sites provided information about the health plans were measured in terms of the number of health plan choices provided, maximum number of health plans could be viewed in detail simultaneously, the presence or absence of health benefit descriptions from the health plans, and the presence of information on the health insurance carriers.

Results

The results showed that some quote web sites did not reveal information about themselves fully -- they tended to be brief and ambiguous. The number of items requested of personal information varied from site to site, ranging from 6 to 152. Some of the quote web sites had the form on 4 to 15 separate pages, which increased the amount of time to fill out and to print the form. The amount of time needed to fill out the whole form (including the printing time but excluding the time to learn about the web site) for all the members of the family ranged from 8 to 31 minutes. Six quote web sites could not provide a quote immediately. Comparative information on health plans was given if a quote web site could provide an immediate quote. For the 4 web sites that provided an instant quote, the number of health plan choices ranged from 0 to 35. The maximum number of health plans that could be viewed in detail simultaneously was 3 to 6. One web site provided the full description of the health plan benefits and additional information on the insurance carriers.

Conclusions

In conclusion, there is a great variation in the degree of ease/difficulty of getting a quote for individual/family health insurance. Despite the difficulty the internet has the potential to provide sufficient information relevant to health plan decision *before* making a purchasing decision on a health plan.